



## TRANSAMERICA LIFE INSURANCE COMPANY

# HELP PROTECT YOUR RETIREMENT INCOME WITH LTCI

*The difficulty in planning a comfortable retirement may be anticipating all future needs...including the possibility of an extended healthcare event.*

### Help Keep Existing Retirement Plans and Assets Intact

401(k) accounts. IRAs. Life insurance policies. Each helps ensure a stable future. Stand-alone comprehensive Long Term Care insurance (LTCi) can help protect against borrowing from these assets.

### Funding Options for Long Term Care

Understanding the options available for funding long term care can help you reach an informed decision. Are you retirement ready.

- **Self-Pay**

Long term care can be expensive. The national average yearly cost of a private room in a nursing facility is over \$85,000, and an average claim lasts 2.8 years.<sup>1</sup> How would this impact your retirement and family plans?

- **Government Funding**

Government's help with long term care costs is limited. Medicare helps with the cost of some health care, but it does not cover the cost of most long-term care. And to qualify for Medi-Cal, you must be low income, which mean income and savings must be spent down to qualify.

- **Comprehensive Long Term Care Insurance**

LTCi pays for out-of-pocket costs incurred for covered expenses — for at-home and facility care — providing a way to help pay for care and help protect retirement income and assets.

Discover how Transamerica Life can help provide important comprehensive Long Term Care insurance coverage and become an essential part of retirement and financial planning.



<sup>1</sup>American Association for Long-Term Care Insurance, 2012-2013 AALTCI Sourcebook.

**The purpose of this advertisement is solicitation for long term care insurance and an insurance agent/producer will contact you.** This is an individual Long Term Care insurance policy underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA. You must qualify before you can receive benefits under the policy. Benefits and premiums may vary by policy. Exclusions and limitations apply. For details regarding exceptions, reductions and limitations, contact your insurance agent/producer or call Transamerica Life and we will have a licensed insurance agent/producer contact you. Policy TLC 2-P CA 0216, TLC 3-P CA 0313.